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STATE MS. - DESOTO CO.

FILED

MAY 7 4 31 PM '01

INDEXING INSTRUCTIONS:

5.0 ACRES (+/-), MCINGVALE GARTELL TRACT
SUBSTITUTION OF TRUSTEE

BK 1324 PG 462
W.F. MORRIS, III, CLK.

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 19th day of June, 2000,
Ronnie Lonon, Marcia G. Lonon as joint tenants, executed a Deed of Trust to
Jeff Surratt, Trustee for the use and benefit of
Conseco Bank, Inc., Beneficiary, which Deed of Trust
is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in
Deed of Trust Record Book 1225 at Page 339 thereof, describing the following property:

SEE EXHIBIT "A"

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above;
and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint
a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute
John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted
the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is
hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the
SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the
SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall
authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of
its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive
evidence in favor or the assignee or the parties thereby, and that the Substitute Trustee is duly authorized
and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly
authorized officers on this 30th day of April, 2001.
CONSECO FINANCE SERVICING CORP.

BY:

STATE OF: ARIZONA
COUNTY OF: MARICOPE

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction
aforesaid, RUTH HERNANDEZ known personally to me to be the
FORECLOSURE MANAGER of the within named
CONSECO FINANCE SERVICING CORP. and that (s)he executed and delivered the
within and foregoing instrument on the day and year therein mentioned for and on behalf of said
corporation, and as its own act and deed for the purposes therein mentioned, having been first duly
authorized so to do.

WITNESS my signature and official seal on this, the 30th day of April, 2001.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 2-6-05

RONNIE LONON #6907733882

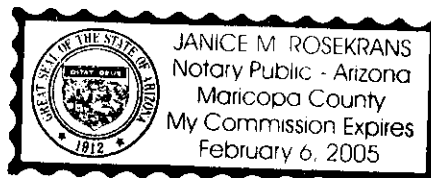


EXHIBIT "A"

5.01 acre tract as part of the McIngvale-Gartrell tract located in part of Section 1, Township 2 south, Range 9 West, Desoto County, Mississippi, Beginning at the southwest corner of Section 1, Township 2 South, Range 9 West, thence north along the centerline of Poplar Corner Road a distance of 1374.65 feet to a point; thence north 1 degree 21' west along said road a distance of 240.0 feet to the northwest corner of Lot 9 and the point of beginning of the following lot: thence north 1 degree 21' west along said centerline a distance of 240.0 feet to the southwest corner of Lot 11; thence north 88 degrees 02' east along the south line of Lot 11 a distance of 962.0 feet to the southeast corner of lot 11; thence south 1 degree 21' east a distance of 240.0 feet to the northeast corner of lot 9; thence south 88 degree 02' west along the north line of Lot 9 a distance 962.0 feet to the point beginning.

Being the same property conveyed to Ronnie Lonon and wife, Marcia G. Lonon by Deed from Virginia Gartrell, dated 7/2/96, recorded 7/10/96, in Book 303, page 532, in the Chancery Clerk's Office of Desoto County, Mississippi.

Parcel ID: 2091-0100-0-00015.17

Being situated in the southwest quarter of
said section